



TRICARE®

Your Military Health Plan

TRICARE Benefits/Programs for the National Guard and Reserve During Pre-Activation and Activation

Presenter Name
Month DD, YYYY



Updated February 2011

Today's Agenda

- What Is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Information
- For Information and Assistance



Photo courtesy of The National Guard



What Is TRICARE?

TRICARE is...

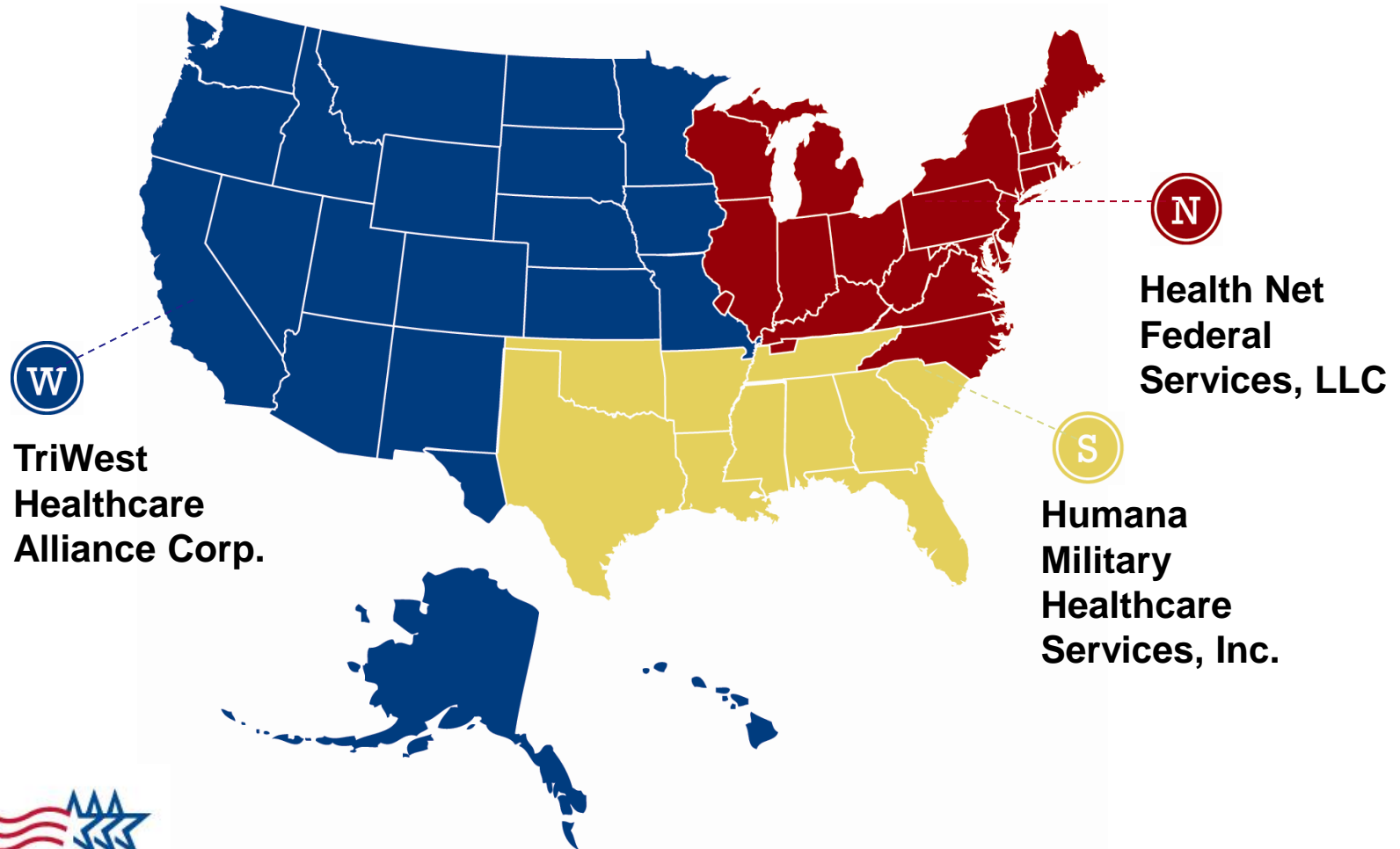
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.



What Is TRICARE?

TRICARE Stateside Regions (50 United States & Washington, DC)

TRICARE is available worldwide and managed regionally



Take Action! Register Your Family in DEERS

Registration in DEERS is key to TRICARE eligibility

- Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS)
 - In person at a uniformed services identification (ID) card-issuing facility: www.dmdc.osd.mil/rsl/owa/home
 - By sending changes and required documentation to:

Defense Manpower Data Center Support Office (DMDC)
400 Gigling Road
Seaside, CA 93955-6771



TRICARE Eligibility

Take Action! Register Your Family in DEERS

- Proper documentation is required
- To verify eligibility
 - Go to www.mydodbenefits.dmdc.mil
 - Local MTF's Patient Admin Office
 - Contact your Service's personnel office



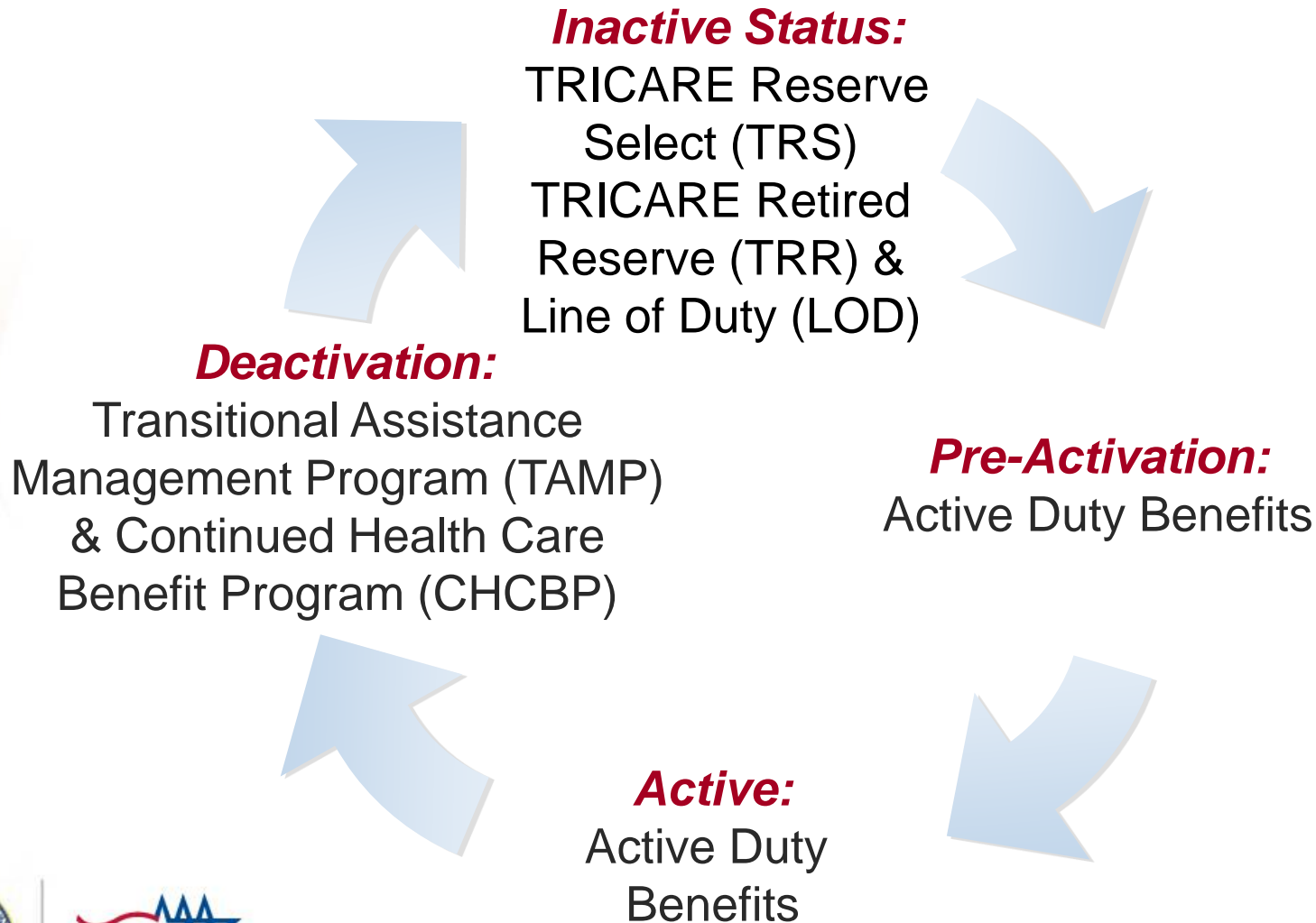
TRICARE Eligibility

Updating DEERS

- Keep your contact information up to date
 - Online: www.dmdc.osd.mil/appj/address/
 - By Phone: 1-800-538-9552
 - By Fax: 1-831-655-8317
 - Visit an ID card-issuing facility:
www.dmdc.osd.mil/rsl/owa/home
- More information: www.tricare.mil/DEERS
- Remember to register/update DEERS whenever there is a change in the family (marriage, birth, adoption, divorce, death, etc.) or when you move



TRICARE Eligibility Coverage Life Cycle



Medical Coverage

Early Eligibility

- Eligible up to 180 days before activation
 - Delayed-effective-date active duty orders
 - Greater than 30 days
 - In support of a contingency operation
 - Personnel updates your status in DEERS
- Provides the active duty TRICARE benefit to you and your eligible family members



Photo courtesy of the National Guard



Medical Coverage

Early Eligibility

- If your orders are rescinded prior to your reporting date
 - Active duty TRICARE coverage ends
 - May qualify to purchase TRICARE Reserve Select
 - May wish to reinstate your employer-sponsored health plan

Note: Eligibility ends on the “effective date” that orders are terminated.



Medical Coverage

Service Member: Pre-Activation/Active Duty Benefits

- TRICARE benefits are the same as for any other active duty service member
- Routine care:
 - Visit a military treatment facility (MTF)
 - www.tricare.mil/mtf
 - Find a civilian TRICARE provider via your regional contractor when an MTF is not available
 - www.tricare.mil/findaprovider



Medical Coverage

Service Member: Pre-Activation/Active Duty Benefits

- Urgent and specialty care:
 - Contact the Military Medical Support Office (MMSO)
1-888-MHS-MMSO (1-888-647-6676)
- Emergency care: Call 911 or go to the nearest emergency room
- Enroll in TRICARE Prime at your final duty station in accordance with your command's guidance



Medical Coverage

Family Members: Program Options

- Same options as any other active duty family member
- TRICARE Standard: Available worldwide
 - Assigned by default in DEERS
 - No enrollment required
- TRICARE Extra: Available in the U.S.
- TRICARE Prime:
 - Available in Prime Service Areas (PSAs)
 - US Family Health Plan (USFHP): Available in six designated areas across the United States



Medical Coverage

Family Members: Program Options

- TRICARE Prime Remote for Active Duty Family Members (TPRADFM): Available in remote locations
 - Adapted for families of activating reservists
 - Reserve sponsor and family reside together in a TPR ZIP code at start of early eligibility or at activation, whichever is earlier
 - ZIP Code Look-up: www.tricare.mil/tpr
 - Eligible for TPRADFM only while remaining at that residence



Medical Coverage

TRICARE Standard and TRICARE Extra: Getting Care

- No referrals necessary
 - Certain services require prior authorization
 - In the event of an emergency, call 911 or go to the nearest hospital
- Locate a MTF for space-available care
 - MTF locator: www.tricare.mil/mtf
- For TRICARE Extra, locate a TRICARE Network provider
 - Contact the TRICARE regional contractor, check their website, visit a TRICARE Service Center (TSC)



Medical Coverage

TRICARE Standard and TRICARE Extra: Getting Care

- For TRICARE Standard, locate a non-network TRICARE-authorized provider
 - Check your phone book or www.tricare.mil/findaprovider
 - Ask provider's office, "Do you accept TRICARE?"
 - If not, invite the provider to become TRICARE-authorized
 - Give your provider the phone number of your regional contractor or send them to www.tricare.mil/providers/BecomeANonNetworkProvider.aspx



Medical Coverage

TRICARE Standard and TRICARE Extra: Costs

- Annual deductible based on sponsor's pay grade
 - E4 and below: \$50 per individual or \$100 per family
 - E5 and above: \$150 per individual or \$300 per family
- Cost shares/copayments for sponsor **and** covered family members same as those for active duty family members
 - Outpatient: 15% for network and 20% for non-network
 - Inpatient: daily rate (adjusted annually) with a \$25 minimum
- Catastrophic cap: \$1000/family for covered medical service
- If active duty is in support of a contingency operation
 - Deductible is waived
 - Up to 115% of the allowable charge is covered
- For the most up-to-date cost information, visit www.tricare.mil/costs



Medical Coverage

TRICARE Prime: Enrollment

- Enroll via the Beneficiary Web Enrollment (BWE) site at <https://www.dmdc.osd.mil/appj/bwe/>
- Fill out the *TRICARE Prime Enrollment Application and PCM Change Form* (DD Form 2876): www.tricare.mil/forms

Note: Family members enrolled in TRICARE Prime during early eligibility do not need to re-enroll when sponsor reports to active duty

The screenshot displays the 'Beneficiary Web Enrollment' website. At the top, there is a banner with the text 'Beneficiary Web Enrollment' and a photo of a family. Below the banner are links for 'Home' and 'Log On'. The main heading reads 'Welcome to TRICARE's Beneficiary Web Enrollment'. The page contains two main sections: 'AGENCY DISCLOSURE NOTICE' and 'PRIVACY ACT STATEMENT'. The 'AGENCY DISCLOSURE NOTICE' section states that the public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. It also mentions that respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number. The 'PRIVACY ACT STATEMENT' section provides the authority for the collection of information, citing 5 U.S.C. 552a, 10 U.S.C. 1079 and 1006, 50 FR 40318, 65 FR 50466, May 15, 2000. It also states the principal purpose(s) of the collection of information: To evaluate eligibility for medical care provided by civilian sources to Military Health Service System beneficiaries applying for coverage under the TRICARE Program (32 CFR 159.1-1). Below these sections, there is a box for the 'TRICARE PRIME ENROLLMENT APPLICATION AND PCM CHANGE FORM' (DD Form 2876), which includes a note to read the Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing the form. To the right of this box is the OMB control number: OMB No. 0720-0008, with a note that OMB approval expires Feb 28, 2010. Below this box is another 'AGENCY DISCLOSURE NOTICE' section, which is identical to the one above.

Beneficiary Web Enrollment

Home Log On

Welcome to TRICARE's Beneficiary Web Enrollment

AGENCY DISCLOSURE NOTICE

The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Department of Defense, Executive Services and Communications Directorate (0720-0008). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

PRIVACY ACT STATEMENT

AUTHORITY: 5 U.S.C. 552a, 10 U.S.C. 1079 and 1006, 50 FR 40318, 65 FR 50466, May 15, 2000.

PRINCIPAL PURPOSE(S): To evaluate eligibility for medical care provided by civilian sources to Military Health Service System beneficiaries applying for coverage under the TRICARE Program (32 CFR 159.1-1).

TRICARE PRIME ENROLLMENT APPLICATION AND PCM CHANGE FORM
(Please read Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing this form.)

OMB No. 0720-0008
OMB approval expires Feb 28, 2010

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Medical Coverage

TRICARE Prime: Getting Care

- Affordable and comprehensive health care coverage
- Primary care manager (PCM) delivers most routine care
- PCM coordinates urgent and specialty care (*referrals required*)
- For emergencies, call 911 or go to the nearest emergency room



Medical Coverage

TRICARE Prime: Costs for ADSMs and ADFMs

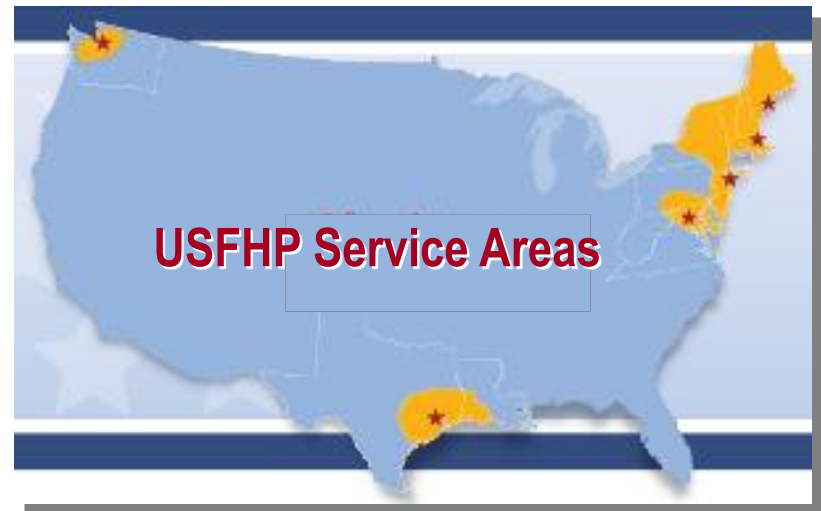
- No enrollment fees, deductibles, or cost-shares
- Pharmacy copayments apply when using civilian pharmacies
- Point-of-service (POS) option available
- Catastrophic cap: \$1,000/family for **covered** medical services
- Enrollment fees and co-payments apply to retirees



Medical Coverage

US Family Health Plan (USFHP)

- TRICARE Prime option
- Available in six service areas across the country
- Not available to active duty service members
- USFHP participants are not eligible for health care or pharmacy services at MTFs
- More information: www.usfhp.com



Getting Care

Behavioral Health Care Services

- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others
 - Call **911** or go to the nearest emergency care facility
 - Call the **National Suicide Prevention Lifeline** at 1-800-273-8255
- **When covered by TRICARE** (activation cycle or TRICARE Reserve Select)
 - **Telemental Health Program:** Connects beneficiaries with off-site providers through audio-visual conferencing
 - **Outpatient services:** Behavioral health services provided without an overnight stay



Getting Care

Behavioral Health Care Services

- **Inpatient services:** Require an overnight stay
(e.g., substance abuse “rehab” programs)
- **TRICARE Assistance Program (TRIAP):** (active duty benefit)
 - Provides online, non-medical counseling from your home
- For more information, visit www.tricare.mil/mentalhealth



Other Important Information

Priority for Access to Military Treatment Facility Care

| | |
|---|---|
| 1 | Active duty service members, including National Guard and Reserve members on active duty status |
| 2 | Active duty family members enrolled in a TRICARE Prime option |
| 3 | Retired service members, their dependents, and all others enrolled in a TRICARE Prime option |
| 4 | Active duty family members not enrolled in a TRICARE Prime option, and TRICARE Reserve Select beneficiaries |
| 5 | Retired service members and their dependents not enrolled in a TRICARE Prime option, TRICARE Retired Reserve beneficiaries, and all other eligible beneficiaries not enrolled in a TRICARE Prime option |



Other Important Information

TRICARE Pharmacy Program

| Pharmacy Option | Formulary | | Non-Formulary |
|--|---|------------|--|
| | Generic | Brand Name | |
| MTF Pharmacy (up to a 90 -day supply) | \$0 | \$0 | N/A |
| TRICARE Pharmacy Home Delivery (up to a 90 -day supply) | \$3 | \$9 | \$22 |
| Retail Network Pharmacy (up to a 30 -day supply) | \$3 | \$9 | \$22 |
| Non-Network Retail Pharmacy (up to a 30 -day supply) | TRICARE Prime: 50% cost-share after point-of-service deductible is met Other Programs: \$9 or 20% of total cost (<i>whichever is greater</i>) after the annual deductible is met | | TRICARE Prime: 50% cost-share after point-of-service deductible is met Other Programs: \$22 or 20% of total cost (<i>whichever is greater</i>) after the annual deductible is met |

Express Scripts, Inc. website: www.express-scripts.com/TRICARE

Other Important Information

Service Member: Active Duty Dental Benefits

- Automatic coverage
 - Upon early eligibility or activation
 - If previously enrolled in the TRICARE Dental Program (TDP), the sponsor is automatically disenrolled and covered by active duty benefits.
- Seek care from dental treatment facilities (DTFs)



Other Important Information

Service Member: Active Duty Dental Benefits

- Active Duty Dental Program (ADDP)
 - For those in remote locations and/or requiring civilian referrals
 - Provides civilian dental care
 - Must have Appointment Control Number (ACN) authorizing the care
 - DTF-referred: *Referral Request Confirmation*
 - Remote location: *Appointment Request Form*
 - More information: www.addp-ucci.com
- International SOS Assistance, Inc, is the administrator for the TRICARE Overseas Program and arranges dental care in remote overseas locations.



Other Important Information

Family Members: TRICARE Dental Program (TDP)

- Voluntary, premium-based program
- Premiums depend on sponsor's status
- No 12 month lock-out for active duty family members

| Service | Sponsor | One Family Member | More Than One Family Member | Sponsor and Family |
|----------------------------|---------|-------------------|-----------------------------|--------------------|
| Active Duty | N/A | \$12.69 | \$31.72 | N/A |
| National Guard and Reserve | \$12.69 | \$31.72 | \$79.29 | \$91.98 |
| Individual Ready Reserve | \$31.72 | \$31.72 | \$79.29 | \$111.01 |

TDP website: www.TRICAREdentalprogram.com



Other Important Information

TRICARE and Other Health Insurance

- **ADSMs:** TRICARE is the sole source/primary payer of health care coverage when activated (or during early eligibility)
- **ADFMs:** TRICARE serves as the secondary payer
- If you have other health insurance (OHI):
 - Fill out a *TRICARE Other Health Insurance Questionnaire*: (www.tricare.mil/mybenefit/Forms.do)
 - Follow the referral and authorization rules for your OHI
 - Tell your provider about your OHI and TRICARE
 - Show him or her your insurance card



Other Important Information

Protecting Your Health Care Rights

- Department of Defense (DoD), Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Health care rights and protections include:
 - Continuing existing employer-based health plan
 - Reinstatement to employer's health plan
- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
 - 1-800-336-4590 or www.esgr.org/userra



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services

1-877-TRICARE (1-877-874-2273)

www.hnfs.com

TRICARE South Region

Humana Military Healthcare Services

1-800-444-5445

www.humana-military.com

TRICARE West Region

TriWest Healthcare Alliance

1-888-TRIWEST (1-888-874-9378)

www.triwest.com

General Contact Information

TRICARE Website: www.tricare.mil

Contacts: www.tricare.mil/contacts

MMSO: www.tricare.mil/tma/mmso

Overseas Regional Contractor

International SOS Assistance, Inc.

Eurasia-Africa:

+44-20-8762-8384

Latin America & Canada:

+1-215-942-8393

Pacific:

Singapore: +65-6339-2676

Sydney: +61-2-9273-2710

www.tricare-overseas.com

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www.tricare.mil/mediacenter

